
State: Arkansas **Filing Company:** Directors Life Assurance Company
TOI/Sub-TOI: L07I Individual Life - Whole/L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: Interest Rate Change 2013
Project Name/Number: Interest Rate Change 2013/Interest Rate Change 2013_02

Filing at a Glance

Company: Directors Life Assurance Company
Product Name: Interest Rate Change 2013
State: Arkansas
TOI: L07I Individual Life - Whole
Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
Filing Type: Form
Date Submitted: 11/05/2012
SERFF Tr Num: AGEE-128757344
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: INTEREST RATE CHANGE 2013

Implementation: 01/01/2013
Date Requested:
Author(s): Larry Tunnell, Crystal Lewis
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/08/2013
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Directors Life Assurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Interest Rate Change 2013
Project Name/Number: Interest Rate Change 2013/Interest Rate Change 2013_02

General Information

Project Name: Interest Rate Change 2013 Status of Filing in Domicile: Authorized
 Project Number: Interest Rate Change 2013_02 Date Approved in Domicile: 11/02/2012
 Requested Filing Mode: Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 01/08/2013
 State Status Changed: 11/08/2012
 Deemer Date: Created By: Larry Tunnell
 Submitted By: Larry Tunnell Corresponding Filing Tracking Number:

Filing Description:
 November 1, 2012

Arkansas Insurance Department
 Life and Health
 1200 W. Third Street
 Little Rock, AR 72201-2618

Re: Directors Life Assurance Company - Limited refiling due to changes in interest rates for January 1, 2013 and later issues

Dear Sir:

This filing is being made on behalf of Directors Life Assurance Company. It is being done due to the changes in the maximum allowable statutory reserve valuation and nonforfeiture interest rates. This filing is being done for the following forms:

Form Number Filing	Type of Description	Plan Code	(Co. Use only)
DLA-GIORD-AR_00	POLICY SPECIFICATIONS page	Graded Death Benefit Increasing Whole Life	032
DLA-GORD-AR-00	POLICY SPECIFICATIONS page	Graded Death Benefit Whole Life	031
DLA-GORDFE-AR-00	POLICY SPECIFICATIONS page	Graded Death Benefit Whole Life Final Expense	031
DLA-IORD-AR-00	POLICY SPECIFICATIONS page	Increasing Whole Life	002
DLA-ORD-AR-00	POLICY SPECIFICATIONS page	Ordinary Whole Life	001
DLA-ORDFE-OK-99	POLICY SPECIFICATIONS page	Final Expense Ordinary Whole Life	140

The changes to the POLICY SPECIFICATIONS PAGE are applicable to policies issued after December 31, 2012. The appropriate Statement of Methods is submitted with each of the above POLICY SPECIFICATIONS page. The applicable changes to the interest rates have been underlined in the POLICY SPECIFICATIONS page.

The above policies are smaller face amount policies issued with limited underwriting and are primarily sold as final expense policies.

If you have any questions or need any additional information, please feel free to contact me.

Sincerely,

State: Arkansas **Filing Company:** Directors Life Assurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Interest Rate Change 2013
Project Name/Number: Interest Rate Change 2013/Interest Rate Change 2013_02

Crystal Lewis

Company and Contact

Filing Contact Information

Larry Tunnell, Consulting Actuary
407 E. Louisiana St.
Suite 201
McKinney, TX 75069

Agtun@aol.com
972-234-3770 [Phone]
972-234-3780 [FAX]

Filing Company Information

(This filing was made by a third party - ageeandassociates)

Directors Life Assurance Company	CoCode: 73660	State of Domicile: Oklahoma
9020 N. May Ave.	Group Code:	Company Type: LAH
Suite 120	Group Name:	State ID Number:
Oklahoma City, OK 73120	FEIN Number: 73-0991729	
(405) 842-1234 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	Form Filing
Per Company:	No

Company	Amount	Date Processed	Transaction #
Directors Life Assurance Company	\$50.00	11/05/2012	64585422
Directors Life Assurance Company	\$250.00	11/06/2012	64613453

State:	Arkansas	Filing Company:	Directors Life Assurance Company
TOI/Sub-TOI:	L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life		
Product Name:	Interest Rate Change 2013		
Project Name/Number:	Interest Rate Change 2013/Interest Rate Change 2013_02		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/08/2013	01/08/2013
Approved-Closed	Linda Bird	11/08/2012	11/08/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Linda Bird	11/06/2012	11/06/2012

Response Letters

Responded By	Created On	Date Submitted
Larry Tunnell	11/06/2012	11/06/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Policy Specification Page	Note To Reviewer	Larry Tunnell	01/07/2013	01/07/2013
Changes to Policy Specification Page	Note To Filer	Linda Bird	01/02/2013	01/02/2013
Changes to Policy Specification Page	Note To Reviewer	Larry Tunnell	12/26/2012	12/26/2012

SERFF Tracking #:

AGEE-128757344

State Tracking #:**Company Tracking #:**

INTEREST RATE CHANGE 2013

State:

Arkansas

Filing Company:

Directors Life Assurance Company

TOI/Sub-TOI:

L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life

Product Name:

Interest Rate Change 2013

Project Name/Number:

Interest Rate Change 2013/Interest Rate Change 2013_02

Disposition

Disposition Date: 01/08/2013

Implementation Date:

Status: Approved-Closed

Comment: Changes made to the Policy Specification page DLA-GORD-AR-00.

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Letter of Authorization		Yes
Form	DLA-GIORD-AR-00		Yes
Form	DLA-GORD-AR-00		Yes
Form	DLA-GORDFE-AR-00		Yes
Form	DLA-IORD-AR-00		Yes
Form	DLA-ORD-AR-00		Yes
Form	DLA-ORDFE-AR-00		Yes

State:	Arkansas	Filing Company:	Directors Life Assurance Company
TOI/Sub-TOI:	L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life		
Product Name:	Interest Rate Change 2013		
Project Name/Number:	Interest Rate Change 2013/Interest Rate Change 2013_02		

Disposition

Disposition Date: 11/08/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Letter of Authorization		Yes
Form	DLA-GIORD-AR-00		Yes
Form	DLA-GORD-AR-00		Yes
Form	DLA-GORDFE-AR-00		Yes
Form	DLA-IORD-AR-00		Yes
Form	DLA-ORD-AR-00		Yes
Form	DLA-ORDFE-AR-00		Yes

State: Arkansas **Filing Company:** Directors Life Assurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Interest Rate Change 2013
Project Name/Number: Interest Rate Change 2013/Interest Rate Change 2013_02

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/06/2012
Submitted Date	11/06/2012
Respond By Date	12/06/2012

Dear Larry Tunnell,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

Comments:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$250.00 filing fee is received.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

State: Arkansas **Filing Company:** Directors Life Assurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Interest Rate Change 2013
Project Name/Number: Interest Rate Change 2013/Interest Rate Change 2013_02

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/06/2012
Submitted Date	11/06/2012

Dear Linda Bird,

Introduction:

Response 1

Comments:

The additional \$250.00 form filing fees have been applied.

Related Objection 1

Comments:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$250.00 filing fee is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Larry Tunnell

Note To Reviewer

Thank you,
Crystal

ORDINARY LIFE

POLICY SPECIFICATIONS

THE VALUES IN THE FOLLOWING TABLE ASSUME THAT ALL PREMIUMS ARE PAID WHEN DUE AND NO POLICY LOANS ARE TAKEN. POLICY VALUES NOT ILLUSTRATED WILL BE FURNISHED UPON REQUEST.

END OF POLICY YEAR	AMOUNT OF INSURANCE	CASH-VALUE	PAID-UP INSURANCE	EXTENDED YEARS	TERM DAYS
1	\$300.00			NOT APPLICABLE	
2	\$700.00			NOT APPLICABLE	
3	\$1,000.00	\$8.91	\$41	NOT APPLICABLE	
4	\$1,000.00	\$19.28	\$84	NOT APPLICABLE	
5	\$1,000.00	\$29.94	\$126	NOT APPLICABLE	
6	\$1,000.00	\$40.90	\$166	NOT APPLICABLE	
7	\$1,000.00	\$52.14	\$204	NOT APPLICABLE	
8	\$1,000.00	\$63.68	\$241	NOT APPLICABLE	
9	\$1,000.00	\$75.53	\$276	NOT APPLICABLE	
10	\$1,000.00	\$87.70	\$309	NOT APPLICABLE	
11	\$1,000.00	\$100.19	\$342	NOT APPLICABLE	
12	\$1,000.00	\$113.02	\$373	NOT APPLICABLE	
13	\$1,000.00	\$126.20	\$402	NOT APPLICABLE	
14	\$1,000.00	\$139.72	\$431	NOT APPLICABLE	
15	\$1,000.00	\$153.58	\$458	NOT APPLICABLE	
16	\$1,000.00	\$167.77	\$484	NOT APPLICABLE	
17	\$1,000.00	\$182.29	\$509	NOT APPLICABLE	
18	\$1,000.00	\$197.11	\$534	NOT APPLICABLE	
19	\$1,000.00	\$212.21	\$557	NOT APPLICABLE	
20	\$1,000.00	\$227.59	\$579	NOT APPLICABLE	

THE INSURANCE AMOUNT, CASH VALUES AND PAID-UP INSURANCE VALUES ARE BASED ON THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLE D, AGE LAST BIRTHDAY, AND AN ANNUAL INTEREST RATE OF 4.50%. THE RESERVES ARE CALCULATED BASED ON THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLES, AGE LAST BIRTHDAY AND ANNUAL INTEREST OF 3.50%. PREMIUMS ARE PAYABLE FOR LIFE.

INSURED:	JOHN DOE	POLICY NUMBER:	50022
ISSUE AGE:	35	ISSUE DATE:	1/1/2013
INITIAL INSURED AMOUNT:	\$300.00		
MONTHLY PREM NOTICE	\$3.34	ANNUAL PREMIUM:	\$35.90
CLASS:	GRADED DEATH BENEFIT		

THIS IS A WHOLE LIFE INSURANCE PRODUCT

State: Arkansas **Filing Company:** Directors Life Assurance Company
TOI/Sub-TOI: L07I Individual Life - Whole/L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: Interest Rate Change 2013
Project Name/Number: Interest Rate Change 2013/Interest Rate Change 2013_02

Note To Filer

Created By:

Linda Bird on 01/02/2013 09:42 AM

Last Edited By:

Linda Bird

Submitted On:

01/02/2013 09:42 AM

Subject:

Changes to Policy Specification Page

Comments:

Filing has been re-opened in order for correction to be made.

State: Arkansas **Filing Company:** Directors Life Assurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Interest Rate Change 2013
Project Name/Number: Interest Rate Change 2013/Interest Rate Change 2013_02

Note To Reviewer

Created By:

Larry Tunnell on 12/26/2012 11:47 AM

Last Edited By:

Larry Tunnell

Submitted On:

12/26/2012 11:47 AM

Subject:

Changes to Policy Specification Page

Comments:

Can you please reopen this filing. I need to make changes to the Policy Specification page DLA-GORD-AR-00. The verbiage needs corrected.

Thank you,
Crystal

State: Arkansas

Filing Company:

Directors Life Assurance Company

TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: Interest Rate Change 2013

Project Name/Number: Interest Rate Change 2013/Interest Rate Change 2013_02

Form Schedule

Lead Form Number: DLA-GIORD-AR-00

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		DLA-GIORD-AR-00	DLA-GIORD-AR-00	SCH	Other	Limited refiling due to interest rate change		DLA-GIORD-AR-00_032.pdf
2		DLA-GORD-AR-00	DLA-GORD-AR-00	SCH	Other	Limited refiling due to interest rate change		DLA-GORD-AR-00_031.pdf
3		DLA-GORDFE-AR-00	DLA-GORDFE-AR-00	SCH	Other	Limited refiling due to interest rate change		DLA-GORDFE-AR-00_031.pdf
4		DLA-IORD-AR-00	DLA-IORD-AR-00	SCH	Other	Limited refiling due to interest rate change		DLA-IORD-AR-00_002.pdf
5		DLA-ORD-AR-00	DLA-ORD-AR-00	SCH	Other	Limited refiling due to interest rate change		DLA-ORD-AR-00_001.pdf
6		DLA-ORDFE-AR-00	DLA-ORDFE-AR-00	SCH	Other	Limited refiling due to interest rate change		DLA-ORDFE-AR-00_140.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage

State:	Arkansas	Filing Company:	Directors Life Assurance Company
TOI/Sub-TOI:	L07I Individual Life - Whole/L07I.101 Fixed/Indeterminate Premium - Single Life		
Product Name:	Interest Rate Change 2013		
Project Name/Number:	Interest Rate Change 2013/Interest Rate Change 2013_02		

PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

INCREASING ORDINARY LIFE

POLICY SPECIFICATIONS

THE VALUES IN THE FOLLOWING TABLE ASSUME THAT ALL PREMIUMS ARE PAID WHEN DUE AND NO POLICY LOANS ARE TAKEN. POLICY VALUES NOT ILLUSTRATED WILL BE FURNISHED UPON REQUEST.

END OF POLICY YEAR	AMOUNT OF INSURANCE	CASH-VALUE	PAID-UP INSURANCE	EXTENDED YEARS	TERMS DAYS
1	\$300.00			NOT APPLICABLE	
2	\$700.00	\$14.52	\$27	NOT APPLICABLE	
3	\$1,120.00	\$47.51	\$87	NOT APPLICABLE	
4	\$1,180.00	\$81.71	\$150	NOT APPLICABLE	
5	\$1,240.00	\$117.17	\$217	NOT APPLICABLE	
6	\$1,300.00	\$153.90	\$285	NOT APPLICABLE	
7	\$1,360.00	\$191.93	\$356	NOT APPLICABLE	
8	\$1,420.00	\$231.29	\$429	NOT APPLICABLE	
9	\$1,480.00	\$272.04	\$504	NOT APPLICABLE	
10	\$1,540.00	\$314.21	\$581	NOT APPLICABLE	
11	\$1,600.00	\$357.83	\$659	NOT APPLICABLE	
12	\$1,660.00	\$402.97	\$738	NOT APPLICABLE	
13	\$1,720.00	\$449.65	\$818	NOT APPLICABLE	
14	\$1,780.00	\$497.91	\$900	NOT APPLICABLE	
15	\$1,840.00	\$547.76	\$982	NOT APPLICABLE	
16	\$1,900.00	\$599.24	\$1,065	NOT APPLICABLE	
17	\$1,960.00	\$652.33	\$1,149	NOT APPLICABLE	
18	\$2,020.00	\$707.05	\$1,233	NOT APPLICABLE	
19	\$2,080.00	\$763.40	\$1,318	NOT APPLICABLE	
20	\$2,140.00	\$821.36	\$1,402	NOT APPLICABLE	

THE INSURANCE AMOUNT, CASH VALUES AND PAID-UP INSURANCE VALUES ARE BASED ON THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLE D, AGE LAST BIRTHDAY, AND AN ANNUAL INTEREST RATE OF 4.50%. THE RESERVES ARE CALCULATED BASED ON THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLES, AGE LAST BIRTHDAY AND ANNUAL INTEREST OF 3.50%. PREMIUMS ARE PAYABLE FOR LIFE.

INSURED:	JOHN DOE	POLICY NUMBER:	50023
ISSUE AGE:	35	ISSUE DATE:	1/1/2013
INITIAL INSURED AMOUNT:	\$300.00		
MONTHLY PREM NOTICE	\$5.01	ANNUAL PREMIUM:	\$53.91
CLASS:	GRADED DEATH BENEFIT		

THIS IS A WHOLE LIFE INCREASING BENEFIT LIFE INSURANCE PRODUCT

INCREASING ORDINARY LIFE

POLICY SPECIFICATIONS

THE VALUES IN THE FOLLOWING TABLE ASSUME THAT ALL PREMIUMS ARE PAID WHEN DUE AND NO POLICY LOANS ARE TAKEN. POLICY VALUES NOT ILLUSTRATED WILL BE FURNISHED UPON REQUEST.

END OF POLICY YEAR	AMOUNT OF INSURANCE	CASH-VALUE	PAID-UP INSURANCE	EXTENDED YEARS	TERM DAYS
1	\$300.00			NOT APPLICABLE	
2	\$700.00			NOT APPLICABLE	
3	\$1,000.00	\$8.91	\$41	NOT APPLICABLE	
4	\$1,000.00	\$19.28	\$84	NOT APPLICABLE	
5	\$1,000.00	\$29.94	\$126	NOT APPLICABLE	
6	\$1,000.00	\$40.90	\$166	NOT APPLICABLE	
7	\$1,000.00	\$52.14	\$204	NOT APPLICABLE	
8	\$1,000.00	\$63.68	\$241	NOT APPLICABLE	
9	\$1,000.00	\$75.53	\$276	NOT APPLICABLE	
10	\$1,000.00	\$87.70	\$309	NOT APPLICABLE	
11	\$1,000.00	\$100.19	\$342	NOT APPLICABLE	
12	\$1,000.00	\$113.02	\$373	NOT APPLICABLE	
13	\$1,000.00	\$126.20	\$402	NOT APPLICABLE	
14	\$1,000.00	\$139.72	\$431	NOT APPLICABLE	
15	\$1,000.00	\$153.58	\$458	NOT APPLICABLE	
16	\$1,000.00	\$167.77	\$484	NOT APPLICABLE	
17	\$1,000.00	\$182.29	\$509	NOT APPLICABLE	
18	\$1,000.00	\$197.11	\$534	NOT APPLICABLE	
19	\$1,000.00	\$212.21	\$557	NOT APPLICABLE	
20	\$1,000.00	\$227.59	\$579	NOT APPLICABLE	

THE INSURANCE AMOUNT, CASH VALUES AND PAID-UP INSURANCE VALUES ARE BASED ON THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLE D, AGE LAST BIRTHDAY, AND AN ANNUAL INTEREST RATE OF 4.50%. THE RESERVES ARE CALCULATED BASED ON THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLES, AGE LAST BIRTHDAY AND ANNUAL INTEREST OF 3.50%. PREMIUMS ARE PAYABLE FOR LIFE.

INSURED:	JOHN DOE	POLICY NUMBER:	50022
ISSUE AGE:	35	ISSUE DATE:	1/1/2013
INITIAL INSURED AMOUNT:	\$300.00		
MONTHLY PREM NOTICE	\$3.34	ANNUAL PREMIUM:	\$35.90
CLASS:	GRADED DEATH BENEFIT		

THIS IS A WHOLE LIFE INSURANCE PRODUCT

DIRECTORS LIFE ASSURANCE COMPANY
POLICY SPECIFICATIONS

INSURED:	JOHN DOE	POLICY NUMBER:	50027
DEATH BENEFIT:	YEAR 1	\$300.00	ISSUE DATE:
	YEAR 2	\$700.00	1/1/2013
	YEAR 3 & AFTER	\$1,000.00	ULTIMATE AMOUNT
ISSUE AGE:	35		
MONTHLY PREM NOTICE	\$5.72	ANNUAL PREMIUM:	\$67.07
CLASS:	GRADED DEATH BENEFIT		

THIS IS A GRADED DEATH BENEFIT LIMITED PAYMENT WHOLE LIFE POLICY

THE VALUES IN THE FOLLOWING TABLE ASSUME THAT ALL PREMIUMS ARE PAID WHEN DUE AND NO POLICY LOANS ARE TAKEN. POLICY VALUES NOT ILLUSTRATED WILL BE FURNISHED UPON REQUEST.

END OF POLICY YEAR	CASH-VALUE	PAID-UP INSURANCE
1		
2		
3	\$8.91	\$41
4	\$19.28	\$84
5	\$29.94	\$126
6	\$40.90	\$166
7	\$52.14	\$204
8	\$63.68	\$241
9	\$75.53	\$276
10	\$87.70	\$309
11	\$100.19	\$342
12	\$113.02	\$373
13	\$126.20	\$402
14	\$139.72	\$431
15	\$153.58	\$458
16	\$167.77	\$484
17	\$182.29	\$509
18	\$197.11	\$534
19	\$212.21	\$557
20	\$227.59	\$579

CASH VALUES, BASED ON THE STANDARD NONFORFEITURE LAW, AND PAID-UP INSURANCE VALUES ARE CALCULATED USING THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLE D, AGE LAST BIRTHDAY, USING CURTATE FUNCTIONS, AND AN ANNUAL INTEREST RATE OF 4.50%. THE RESERVES ARE CALCULATED BASED ON THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLE, AGE LAST BIRTHDAY, USING SEMI-CONTINUOUS FUNCTIONS AND AN ANNUAL INTEREST RATE OF 3.50%. PREMIUMS ARE PAYABLE FOR LIFE.

INCREASING ORDINARY LIFE

POLICY SPECIFICATIONS

THE VALUES IN THE FOLLOWING TABLE ASSUME THAT ALL PREMIUMS ARE PAID WHEN DUE AND NO POLICY LOANS ARE TAKEN. POLICY VALUES NOT ILLUSTRATED WILL BE FURNISHED UPON REQUEST.

END OF POLICY YEAR	AMOUNT OF INSURANCE	CASH-VALUE	PAID-UP INSURANCE	EXTENDED YEARS	TERM DAYS
1	\$1,000.00				
2	\$1,060.00	\$11.41	\$21	3	180
3	\$1,120.00	\$44.42	\$81	10	263
4	\$1,180.00	\$78.66	\$145	15	248
5	\$1,240.00	\$114.15	\$211	19	79
6	\$1,300.00	\$150.91	\$280	21	330
7	\$1,360.00	\$188.98	\$351	23	318
8	\$1,420.00	\$228.38	\$424	25	126
9	\$1,480.00	\$269.17	\$499	26	178
10	\$1,540.00	\$311.37	\$575	27	127
11	\$1,600.00	\$355.03	\$653	27	350
12	\$1,660.00	\$400.21	\$733	28	134
13	\$1,720.00	\$446.93	\$813	28	227
14	\$1,780.00	\$495.23	\$895	28	276
15	\$1,840.00	\$545.13	\$977	28	290
16	\$1,900.00	\$596.65	\$1,061	28	276
17	\$1,960.00	\$649.79	\$1,144	28	236
18	\$2,020.00	\$704.56	\$1,229	28	172
19	\$2,080.00	\$760.94	\$1,313	28	86
20	\$2,140.00	\$818.96	\$1,398	27	346

THE INSURANCE AMOUNT, CASH VALUES AND PAID-UP INSURANCE VALUES ARE BASED ON THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLE D, AGE LAST BIRTHDAY, AND AN ANNUAL INTEREST RATE OF 4.50%. THE RESERVES ARE CALCULATED BASED ON THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLES, AGE LAST BIRTHDAY AND ANNUAL INTEREST OF 3.50%. PREMIUMS ARE PAYABLE FOR LIFE.

INSURED:	JOHN DOE	POLICY NUMBER:	50018
ISSUE AGE:	35	ISSUE DATE:	1/1/2013
INITIAL INSURED AMOUNT:	\$1,000.00		
MONTHLY PREM NOTICE	\$5.01	ANNUAL PREMIUM:	\$53.91
CLASS:	STANDARD		

THIS IS A WHOLE LIFE INCREASING BENEFIT LIFE INSURANCE POLICY

ORDINARY LIFE

POLICY SPECIFICATIONS

THE VALUES IN THE FOLLOWING TABLE ASSUME THAT ALL PREMIUMS ARE PAID WHEN DUE AND NO POLICY LOANS ARE TAKEN. POLICY VALUES NOT ILLUSTRATED WILL BE FURNISHED UPON REQUEST.

END OF POLICY YEAR	AMOUNT OF INSURANCE	CASH-VALUE	PAID-UP INSURANCE	EXTENDED TERM YEARS	TERM DAYS
1	\$1,000.00				
2	\$1,000.00				
3	\$1,000.00	\$6.00	\$28	1	352
4	\$1,000.00	\$16.40	\$72	4	263
5	\$1,000.00	\$27.09	\$114	6	355
6	\$1,000.00	\$38.08	\$155	8	321
7	\$1,000.00	\$49.36	\$193	10	176
8	\$1,000.00	\$60.93	\$230	11	293
9	\$1,000.00	\$72.82	\$266	12	328
10	\$1,000.00	\$85.02	\$300	13	303
11	\$1,000.00	\$97.55	\$333	14	231
12	\$1,000.00	\$110.41	\$364	15	109
13	\$1,000.00	\$123.63	\$394	15	304
14	\$1,000.00	\$137.19	\$423	16	87
15	\$1,000.00	\$151.09	\$451	16	199
16	\$1,000.00	\$165.33	\$477	16	283
17	\$1,000.00	\$179.89	\$503	16	344
18	\$1,000.00	\$194.75	\$527	17	19
19	\$1,000.00	\$209.90	\$550	17	40
20	\$1,000.00	\$225.32	\$573	17	41

THE INSURANCE AMOUNT, CASH VALUES AND PAID-UP INSURANCE VALUES ARE BASED ON THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLE D, AGE LAST BIRTHDAY, AND AN ANNUAL INTEREST RATE OF 4.50%. THE RESERVES ARE CALCULATED BASED ON THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLES, AGE LAST BIRTHDAY AND ANNUAL INTEREST OF 3.50%. PREMIUMS ARE PAYABLE FOR LIFE.

INSURED:	JOHN DOE	POLICY NUMBER:	50017
ISSUE AGE:	35	ISSUE DATE:	1/1/2013
INITIAL INSURED AMOUNT:	\$1,000.00		
MONTHLY PREM NOTICE	\$3.34	ANNUAL PREMIUM:	\$35.90
CLASS:	STANDARD		

THIS IS A WHOLE LIFE INSURANCE PRODUCT

DIRECTORS LIFE ASSURANCE COMPANY
POLICY SPECIFICATIONS

INSURED:	JOHN DOE	POLICY NUMBER:	50026
AMOUNT	\$1,000.00	ISSUE DATE:	1/1/2013
ISSUE AGE:	35		
MONTHLY PREM NOTICE:	\$5.72	ANNUAL PREMIUM:	\$67.07
CLASS:	STANDARD		

THIS IS A LEVEL BENEFIT WHOLE LIFE POLICY

THE VALUES IN THE FOLLOWING TABLE ASSUME THAT ALL PREMIUMS ARE PAID WHEN DUE AND NO POLICY LOANS ARE TAKEN. POLICY VALUES NOT ILLUSTRATED WILL BE FURNISHED UPON REQUEST.

END OF POLICY YEAR	CASH-VALUE	PAID-UP INSURANCE	EXTENDED YEARS	TERM DAYS
1				
2				
3	\$6.00	\$28	1	352
4	\$16.40	\$72	4	263
5	\$27.09	\$114	6	355
6	\$38.08	\$155	8	321
7	\$49.36	\$193	10	176
8	\$60.93	\$230	11	293
9	\$72.82	\$266	12	328
10	\$85.02	\$300	13	303
11	\$97.55	\$333	14	231
12	\$110.41	\$364	15	109
13	\$123.63	\$394	15	304
14	\$137.19	\$423	16	87
15	\$151.09	\$451	16	199
16	\$165.33	\$477	16	283
17	\$179.89	\$503	16	344
18	\$194.75	\$527	17	19
19	\$209.90	\$550	17	40
20	\$225.32	\$573	17	41

CASH VALUES, BASED ON THE STANDARD NONFORFEITURE LAW, AND PAID-UP INSURANCE VALUES ARE CALCULATED USING THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLE D, AGE LAST BIRTHDAY, USING CURTATE FUNCTIONS, AND AN ANNUAL INTEREST RATE OF 4.50%. THE RESERVES ARE CALCULATED BASED ON THE 1980 COMMISSIONER'S STANDARD ORDINARY MORTALITY TABLE, AGE LAST BIRTHDAY, USING SEMI-CONTINUOUS FUNCTIONS AND AN ANNUAL INTEREST RATE OF 3.50%. PREMIUMS ARE PAYABLE FOR LIFE.

SERFF Tracking #:	AGEE-128757344	State Tracking #:		Company Tracking #:	INTEREST RATE CHANGE 2013
State:	Arkansas	Filing Company:	Directors Life Assurance Company		
TOI/Sub-TOI:	L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life				
Product Name:	Interest Rate Change 2013				
Project Name/Number:	Interest Rate Change 2013/Interest Rate Change 2013_02				

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Letter of Authorization		
Comments:	Please see the attached Letter of Authorization.		
Attachment(s):			
AR_Letter of Authorization.pdf			



DIRECTORS LIFE ASSURANCE COMPANY

5020 North May, Suite 120
Oklahoma City, OK 73120

P.O. Box 20428
Oklahoma City, OK 73156

800-256-8003
405-842-1234
405-842-4998 Fax

October 17, 2005

Arkansas Insurance Department
Life & Health Division
1200 W. Third Street
Little Rock, Arkansas 72201-2618

RE: Letter of Authorization

Dear Sir:

The actuarial firm of Agee and Associates has the authority to submit Policy Forms to the Department for approval on behalf of the Directors Life Assurance Company in Oklahoma City, Oklahoma.

Sincerely,

Linda M. Sargent
Executive Vice President